

United States Bankruptcy Court  
Western District of Virginia

In re George Roosevelt Seward, Sr  
Karen Denise Seward

Debtor(s)

Case No. 11-60543  
Chapter 13

**SPECIAL NOTICE TO SECURED CREDITOR**

To: C & F Finance Co  
4660 S Laburnum Ave  
Henrico, VA 23231

*Name of creditor*

2003 Ford Expedition

*Description of collateral*

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

☒ To value your collateral. ***See Section 3 of the plan.*** Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.

☐ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. ***See Section 7 of the plan.*** All or a portion of the amount you are owed will be treated as an unsecured claim.

2. ***You should read the attached plan carefully for the details of how your claim is treated.*** The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due:

7 days prior to confirmation hearing

Date and time of confirmation hearing:

6/16/2011 @ 9:30am

Place of confirmation hearing:

1101 Court Street Lynchburg VA 24504

George Roosevelt Seward, Sr  
Karen Denise Seward

*Name(s) of debtor(s)*

By: /s/ Richard Oulton

Richard Oulton

*Signature*

☒ Debtor(s)' Attorney

☐ Pro se debtor

Richard Oulton

*Name of attorney for debtor(s)*

The Debt Law Group, PLLC

111 Highland Ave

Colonial Heights, VA 23834

*Address of attorney [or pro se debtor]*

Tel. # 804-520-2428

Fax # 804-451-4204

CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

☒ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this **May 3, 2011** .

**/s/ Richard Oulton**

**Richard Oulton**

*Signature of attorney for debtor(s)*

United States Bankruptcy Court  
Western District of Virginia

In re George Roosevelt Seward, Sr  
Karen Denise Seward

Debtor(s)

Case No. 11-60543

Chapter 13

SPECIAL NOTICE TO SECURED CREDITOR

To: City of Lynchburg  
Attn Jd Reynolds  
Po box 603  
Lynchburg, VA 24505

*Name of creditor*

2009 1243.66

2008 1188.08

2007 1292.12

2006 1293.72

2005 720.88

Location: 2301 Light Street, Lynchburg VA 24501

*Description of collateral*

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**Karen Denise Seward**

*Name(s) of debtor(s)*

By: /s/ Richard Oulton

**Richard Oulton**

*Signature*

☒ Debtor(s)' Attorney

☐ Pro se debtor

**Richard Oulton**

*Name of attorney for debtor(s)*

**The Debt Law Group, PLLC**

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on this May 3, 2011\_\_\_\_\_.

/s/ Richard Oulton

**Richard Oulton**

*Signature of attorney for debtor(s)*

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Western District of Virginia

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Karen Denise Seward

Debtor(s)

Case No. 11-60543

Chapter 13

**SPECIAL NOTICE TO SECURED CREDITOR**

To: Regional Acceptance  
304 Kellm Road  
Virginia Beach, VA 23462  
Name of creditor

2005 Saturn Ion  
Description of collateral

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Name(s) of debtor(s)

By: /s/ Richard Oulton  
Richard Oulton  
Signature

- ☒ Debtor(s)' Attorney  
☐ Pro se debtor

Richard Oulton  
Name of attorney for debtor(s)  
The Debt Law Group, PLLC  
111 Highland Ave  
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Address of attorney [or pro se debtor]

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/s/ **Richard Oulton**

**Richard Oulton**

*Signature of attorney for debtor(s)*